



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** [HOPE BANCORP, INC.](#)

**City/State** [LOS ANGELES, CA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [17,198,922](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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## Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000) .....	17,082,943			15,413,770			16,466,695			15,220,293			14,810,215		
Net income (\$000) .....	43,687			25,953			111,516			171,039			189,589		
Number of BHCs in peer group .....	133			123			128			125			118		
	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.87	2.67	62	3.11	2.94	56	2.85	2.77	48	3.07	3.01	46	3.30	3.08	57
+ Non-interest income .....	0.21	1.13	4	0.30	1.12	8	0.24	1.21	3	0.32	1.32	7	0.42	1.31	13
- Overhead expense .....	1.64	2.28	15	1.85	2.68	12	1.69	2.57	13	1.86	2.69	15	1.90	2.71	11
- Provision for credit losses .....	0.08	-0.12	82	0.73	0.88	43	0.58	0.51	60	0.05	0.15	22	0.10	0.14	42
+ Securities gains (losses) .....	0	0.01	32	0	0.03	25	0.05	0.02	74	0	0.01	55	0	0	50
+ Other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent) .....	1.35	1.78	19	0.85	0.64	56	0.87	1.04	33	1.49	1.56	41	1.73	1.57	64
Net operating income .....	1.02	1.36	20	0.67	0.48	58	0.68	0.81	32	1.12	1.19	38	1.28	1.24	52
Net income .....	1.02	1.35	21	0.67	0.48	58	0.68	0.82	31	1.12	1.19	38	1.28	1.24	52
Net income (Subchapter S adjusted) .....		1.78			0.78			1.18			1.17				1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.40	3.18	60	4.61	4.09	81	3.84	3.55	68	4.78	4.41	76	4.66	4.24	76
Interest expense .....	0.39	0.29	72	1.31	0.85	85	0.84	0.52	84	1.52	1.08	80	1.16	0.86	77
Net interest income (tax equivalent) .....	3.01	2.88	58	3.30	3.24	49	3	3.01	44	3.26	3.33	41	3.50	3.38	47
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.06	0.16	38	0.11	0.27	37	0.07	0.27	23	0.04	0.21	18	0.06	0.22	26
Earnings coverage of net loan and lease losses (X) .....	29.05	25.70	68	17.66	17.23	66	27.58	22.91	70	53.44	24.40	85	39.28	21.75	82
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.52	1.49	58	1.15	1.32	39	1.52	1.58	52	0.77	0.83	45	0.77	0.90	36
Allowance for loan and lease losses / Total loans and leases .....	1.52	1.47	59	1.15	1.30	39	1.52	1.55	54	0.76	0.81	47	0.76	0.89	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	1.10	0.70	86	0.99	0.63	81	0.97	0.71	76	0.86	0.57	80	0.74	0.61	68
30-89 days past due loans and leases / Total loans and leases .....	0.19	0.33	36	0.32	0.52	29	0.21	0.39	29	0.12	0.43	14	0.13	0.44	15
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	14.90	-0.51	88	24.86	14.37	79	18	3.20	85	24.21	14.45	79	27.71	16.62	79
Net short-term noncore funding dependence .....	14.11	-6.88	94	22.60	4.94	91	17.16	-4.76	94	21.53	3.38	92	21.19	4.66	89
Net loans and leases / Total assets .....	78.58	60.99	90	77.69	64.23	91	78.18	61.58	91	78.10	63.77	89	78.59	63.98	90
<b>Capitalization</b>															
Tier 1 leverage ratio .....	10.27	9.15	80	10.88	9.43	83	10.22	9.13	82	11.22	9.76	80	10.55	9.71	78
Holding company equity capital / Total assets .....	11.89	10.72	70	12.60	11.64	62	12.01	11.16	62	12.99	12.43	58	12.43	12.22	56
Total equity capital (including minority interest) / Total assets .....	11.89	10.85	69	12.60	11.80	61	12.01	11.29	60	12.99	12.57	57	12.43	12.27	56
Common equity tier 1 capital / Total risk-weighted assets .....	11.23	12.57	33	11.44	11.64	48	10.94	12.38	31	11.76	12.17	47	11.44	12.12	47
Net loans and leases / Equity capital (X) .....	6.61	5.73	72	6.17	5.59	65	6.51	5.58	72	6.01	5.21	70	6.32	5.29	73
Cash dividends / Net income .....	39.50	23.13	78	67.13	81.34	59	62.04	42.30	79	41.47	33.12	66	37.77	27.31	70
Cash dividends / Net income (Subchapter S adjusted) .....		14.81			139.66			-0.65			-12.02				17.36
<b>Growth Rates</b>															
Assets .....	7.35	16.49	27	4.05	11.31	25	9.19	16.68	28	2.35	9.26	24	7.75	7	67
Equity capital .....	1.36	9.13	13	3.69	5.70	44	0.87	6.99	21	6.98	10.49	48	-1.30	7.89	17
Net loans and leases .....	8.58	7.22	60	4.06	9.91	28	9.30	9.07	63	1.71	9.10	20	8.83	7.89	70
Noncore funding .....	-34.33	-25.09	43	1.91	16.35	30	-19.41	-12.18	42	-3.51	6.59	35	26.12	10.67	78
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	10.54	11.33	57	9.95	12.46	62	9.96	13.56	54	9.80	13.04	60	10.22	13.37	61
Equity investment in subsidiaries / Equity capital .....	114.37	102.85	93	113.89	103.91	91	113.90	102.81	91	112.87	103.22	89	114.85	103.10	89
Cash from ops + noncash items + op expense / Op expense + dividends .....	104.21	98.58	50	188.58	176.81	61	119.82	147.24	43	143.45	190.27	36	156.27	174.91	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	129,630	154,071	554,369	626,909	593,338	-15.86	68.09
Income from lease financing receivables.....	110	163	616	804	967	-32.52	
Fully taxable income on loans and leases.....	129,512	153,999	554,047	626,762	593,139	-15.90	68.73
Tax-exempt income on loans and leases.....	228	235	938	951	1,166	-2.98	-37.19
Estimated tax benefit on income on loans and leases.....	54	46	199	168	223	16.79	
Income on loans and leases (tax equivalent).....	129,794	154,280	555,184	627,881	594,528	-15.87	68.30
Investment interest income (tax equivalent).....	8,096	10,718	39,765	46,631	45,691	-24.46	42.29
Interest on balances due from depository institutions.....	255	1,575	3,298	8,659	7,749	-83.81	-12.37
Interest income on other earning assets.....	333	758	1,728	2,165	2,795	-56.07	-7.50
Total interest income (tax equivalent).....	138,478	167,331	599,975	685,336	650,763	-17.24	65.92
Interest on time deposits of \$250K or more .....	2,699	9,577	27,727	43,307	27,027	-71.82	
Interest on time deposits < \$250K.....	4,558	16,592	47,923	88,874	64,426	-72.53	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	5,513	14,944	34,719	57,978	43,505	-63.11	26.16
Interest on other borrowings and trading liabilities.....	1,857	4,118	12,370	18,768	21,490	-54.91	-4.57
Interest on subordinated debt and mandatory convertible securities .....	1,087	2,346	8,642	9,264	5,797	-53.67	
Total interest expense.....	15,714	47,577	131,381	218,191	162,245	-66.97	32.56
Net interest income (tax equivalent).....	122,764	119,754	468,594	467,145	488,518	2.51	71.44
Non-interest income.....	8,953	11,654	39,494	48,327	61,911	-23.18	-3.54
Adjusted operating income (tax equivalent) .....	131,717	131,408	508,088	515,472	550,429	0.24	62.83
Overhead expense.....	70,037	71,192	278,213	282,889	280,925	-1.62	72.69
Provision for credit losses.....	3,405	28,000	95,000	7,300	14,900		581.00
Securities gains (losses) .....	0	0	7,531	282	0		
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	57,791	32,570	142,894	226,853	256,053	77.44	45.08
Applicable income taxes .....	13,965	6,462	30,776	55,310	65,892	116.11	-13.85
Tax equivalent adjustments .....	139	155	602	504	572	-10.32	
Applicable income taxes (tax equivalent).....	14,104	6,617	31,378	55,814	66,464	113.15	-12.99
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	43,687	25,953	111,516	171,039	189,589	68.33	84.93
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	43,687	25,953	111,516	171,039	189,589	68.33	84.93
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	43,687	25,953	111,516	171,039	189,589	68.33	84.93
Investment securities income (tax equivalent).....	8,096	10,718	39,765	46,631	45,691	-24.46	42.29
US Treasury and agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0		
Mortgage-backed securities .....	7,444	9,899	36,956	43,715	42,860	-24.80	39.35
All other securities .....	652	819	2,809	2,916	2,831	-20.36	87.44
Cash dividends declared.....	17,258	17,423	69,182	70,931	71,613	-0.95	97.19
Common .....	17,258	17,423	69,182	70,931	71,613	-0.95	97.19
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.24	2.96	67	4.34	3.72	86	3.64	3.27	73	4.50	4	83	4.39	3.87	84
Less: Interest expense .....	0.37	0.27	73	1.23	0.78	84	0.80	0.48	83	1.43	0.98	80	1.10	0.79	78
Equals: Net interest income (tax equivalent) .....	2.87	2.67	62	3.11	2.94	56	2.85	2.77	48	3.07	3.01	46	3.30	3.08	57
Plus: Non-interest income .....	0.21	1.13	4	0.30	1.12	8	0.24	1.21	3	0.32	1.32	7	0.42	1.31	13
Equals: adjusted operating income (tax equivalent) .....	3.08	3.87	13	3.41	4.12	15	3.09	4.04	9	3.39	4.41	11	3.72	4.46	14
Less: Overhead expense .....	1.64	2.28	15	1.85	2.68	12	1.69	2.57	13	1.86	2.69	15	1.90	2.71	11
Less: Provision for credit losses .....	0.08	-0.12	82	0.73	0.88	43	0.58	0.51	60	0.05	0.15	22	0.10	0.14	42
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	33	0	0.03	26	0.05	0.02	75	0	0.01	55	0	0	50
Plus: other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.35	1.78	19	0.85	0.64	56	0.87	1.04	33	1.49	1.56	41	1.73	1.57	64
Less: Applicable income taxes (tax equivalent) .....	0.33	0.40	24	0.17	0.16	50	0.19	0.23	37	0.37	0.36	48	0.45	0.33	85
Less: Minority interest .....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.02	1.36	20	0.67	0.48	58	0.68	0.81	32	1.12	1.19	38	1.28	1.24	52
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.02	1.35	21	0.67	0.48	58	0.68	0.82	31	1.12	1.19	38	1.28	1.24	52
Memo: Net income (last four quarters) .....	0.77	1.07	20	1.01	0.98	45	0.68	0.82	31	1.12	1.19	37	1.28	1.24	52
Net income—BHC and noncontrolling (minority) interest .....	1.02	1.37	20	0.67	0.49	58	0.68	0.83	31	1.12	1.20	38	1.28	1.25	52
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	95.34	93.08	77	94.29	91.24	79	94.79	92.32	79	94.26	91.05	82	94.28	91.48	80
Average interest-bearing funds / Average assets .....	57.58	62.97	27	68.81	66.92	60	63.41	64.06	48	67.60	65.57	62	65.95	65.56	54
Interest income (tax equivalent) / Average earning assets .....	3.40	3.18	60	4.61	4.09	81	3.84	3.55	68	4.78	4.41	76	4.66	4.24	76
Interest expense / Average earning assets .....	0.39	0.29	72	1.31	0.85	85	0.84	0.52	84	1.52	1.08	80	1.16	0.86	77
Net interest income (tax equivalent) / Average earning assets .....	3.01	2.88	58	3.30	3.24	49	3	3.01	44	3.26	3.33	41	3.50	3.38	47
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.89	4.05	42	5.03	4.74	73	4.37	4.27	62	5.23	5.09	65	5.15	4.95	73
Interest-bearing bank balances .....	0.33	0.10	97	0.98	1.16	42	0.47	0.27	88	1.90	2.04	41	2.12	1.64	84
Federal funds sold and reverse repos .....	0	0.26	21		1.34			0.68		3.85	2.44	85		2.17	
Trading assets .....		0.39			0.75			0.60			0.99			1.11	
Total earning assets .....	3.40	3.15	63	4.60	4.05	83	3.84	3.51	70	4.77	4.36	76	4.66	4.20	77
Investment securities (tax equivalent) .....	1.44	1.84	24	2.52	2.60	39	2.12	2.25	36	2.55	2.76	34	2.46	2.68	33
US Treasury and agency securities (excluding mortgage-backed securities) .....		1.30			2.31			1.75			2.32			2.05	
Mortgage-backed securities .....	1.43	1.60	36	2.51	2.49	50	2	2.05	40	2.57	2.61	49	2.40	2.50	41
All other securities .....	1.71	2.93	12	3.73	3.62	70	3.16	3.24	54	3.80	4.06	51	3.34	4.20	33
Interest-bearing deposits .....	0.55	0.26	91	1.75	0.90	94	1.14	0.53	93	2.09	1.10	95	1.57	0.81	93
Time deposits of \$250K or more .....	0.61	0.82	31	2.07	1.83	71	1.49	1.42	54	2.37	1.96	85	1.77	1.44	75
Time deposits < \$250K .....	0.85	0.78	59	2.07	1.69	80	1.64	1.36	72	2.30	1.82	80	1.74	1.29	80
Other domestic deposits .....	0.42	0.17	92	1.31	0.71	89	0.71	0.36	89	1.63	0.93	89	1.28	0.67	88
Foreign deposits .....		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos .....		0.18			1.14		0	0.62	1	0	1.86	2	1.57	1.51	47
Other borrowed funds and trading liabilities .....	1.19	1.38	44	1.78	1.90	47	1.57	1.50	53	1.61	2.38	13	1.74	2.28	15
All interest-bearing funds .....	0.64	0.42	83	1.79	1.15	87	1.26	0.74	89	2.12	1.49	83	1.66	1.19	81

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	8,953	11,654	39,494	48,327	61,911
Fiduciary activities income .....	0	0	0	0	0
Service charges on deposit accounts - domestic .....	2,493	4,938	15,632	21,982	22,990
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	209	134	533	535	1,029
Insurance activities revenue.....	0	0	1	3	10
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	1,044	365	2,809	2,316	4,696
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	1,926	770	3,577	3,892	12,137
Other non-interest income.....	3,281	5,447	16,942	19,599	21,049
Total overhead expenses .....	70,037	71,192	278,213	282,889	280,925
Personnel expense.....	41,644	43,123	163,978	161,718	157,119
Net occupancy expense.....	10,519	10,652	45,170	42,398	42,466
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	509	531	2,125	2,228	2,461
Other operating expenses.....	17,365	16,886	66,940	76,545	78,879
Fee income on mutual funds and annuities.....	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	1,459	1,472	1,431	1,456	1,507
Average personnel expense per employee.....	28.54	29.30	114.59	111.07	104.26
Average assets per employee.....	11,708.67	10,471.31	11,507.12	10,453.50	9,827.61

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	0	2.10	11	0	2.64	10	0	2.02	10	0	2.72	10	0	3.08
Overhead expenses / Net Interest Income + non-interest income .....	53.23	59.31	23	54.24	63.90	15	54.82	62.28	21	54.93	61.29	20	51.09	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	1.64	2.28	15	1.85	2.68	12	1.69	2.57	13	1.86	2.69	15	1.90	2.71
Personnel expense.....	0.98	1.28	20	1.12	1.36	23	1	1.30	21	1.06	1.41	18	1.06	1.44
Net occupancy expense.....	0.25	0.24	52	0.28	0.27	54	0.27	0.26	60	0.28	0.28	53	0.29	0.28
Other operating expenses.....	0.42	0.73	8	0.45	0.98	5	0.42	0.94	5	0.52	0.97	7	0.55	0.97
Overhead less non-interest income .....	1.43	1.10	80	1.55	1.47	57	1.45	1.25	70	1.54	1.32	61	1.48	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	53.17	58.69	25	54.18	63.38	19	54.76	61.82	23	54.88	60.64	24	51.04	60.37
Personnel expense.....	31.62	33.28	33	32.82	33.17	43	32.27	32.36	44	31.37	32.39	42	28.54	32.51
Net occupancy expense.....	7.99	6.42	75	8.11	6.75	74	8.89	6.58	83	8.23	6.52	80	7.72	6.48
Other operating expenses.....	13.57	18.45	15	13.25	22.88	5	13.59	22.28	6	15.28	21.20	14	14.78	20.90
Total non-interest income .....	6.80	28.42	4	8.87	26.40	8	7.77	28.83	6	9.38	29.23	8	11.25	28.50
Fiduciary activities income .....	0	2.15	12	0	2.03	13	0	2.09	12	0	1.97	14	0	2.14
Service charges on domestic deposit accounts .....	1.89	3.21	28	3.76	3.92	44	3.08	3.27	46	4.26	3.88	53	4.18	4.15
Trading revenue.....	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	0.16	2.51	18	0.10	2.81	16	0.10	2.46	16	0.10	3.54	12	0.19	3.42
Insurance activities revenue.....	0	0.38	11	0	0.40	14	0	0.41	23	0	0.47	22	0	0.47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees .....	0.79	0.99	66	0.28	-0.41	74	0.55	0.01	84	0.45	0.28	75	0.85	0.65
Net securitization income .....	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	1.46	3.74	40	0.59	1.88	37	0.70	3.92	31	0.76	1.86	36	2.21	1.61
Other non-interest income.....	2.49	8.65	8	4.15	9.85	20	3.33	9.65	8	3.80	10.04	11	3.82	9.86
Overhead less non-interest income .....	46.38	29.66	90	45.31	36.23	78	46.98	31.93	85	45.50	31.06	90	39.79	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.16	21.04	80	19.84	17.54	57	21.54	18.63	66	24.38	20.56	81	25.73	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	24.41	22.74	71	20.32	22.86	30	21.96	21.18	48	24.60	23.23	69	25.96	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans .....	9,302,166	9,478,450	9,292,625	9,553,580	9,716,979	-1.86	79.39	
Commercial and industrial loans .....	3,350,655	2,563,065	3,162,256	2,291,868	2,062,341	30.73	196.54	
Loans to individuals .....	37,073	39,890	42,595	38,848	38,267	-7.06	-3.12	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	0	0	0	0	0			
Other loans and leases .....	1,032,407	510,292	1,083,480	445,981	305,656	102.32	2817.81	
Less: Unearned income .....	0	0	0	0	0		-100.00	
Loans and leases, net of unearned income .....	13,722,301	12,591,697	13,580,956	12,330,277	12,123,243	8.98	114.88	
Less: Allowance for loan and lease losses .....	207,943	144,923	206,741	94,144	92,557	43.49	170.56	
Net loans and leases .....	13,514,358	12,446,774	13,374,215	12,236,133	12,030,686	8.58	114.20	
Debt securities that reprice or mature in over 1 year .....	2,081,699	1,684,598	2,143,760	1,626,991	1,839,505	23.57	98.99	
Mutual funds and equity securities .....	27,128	22,478	27,612	22,123	23,405	20.69	55.42	
Subtotal .....	15,623,185	14,153,850	15,545,587	13,885,247	13,893,596	10.38	111.91	
Interest-bearing bank balances .....	326,863	718,614	296,302	564,711	308,124	-54.51	64.87	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	152,046	34,104	141,851	88,995	6,764	345.83	436.96	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	16,102,094	14,906,568	15,983,740	14,538,953	14,208,484	8.02	111.89	
Non-interest-bearing cash and due from depository institutions .....	138,149	166,451	146,931	194,039	193,818	-17.00	66.55	
Premises, fixed assets, and leases .....	83,717	101,360	88,102	104,405	50,830	-17.41	155.79	
Other real estate owned .....	16,971	23,039	20,121	24,091	7,754	-26.34	-14.26	
Investment in unconsolidated subsidiaries .....	27,867	22,623	27,820	22,498	21,960	23.18	1724.95	
Intangible and other assets .....	830,124	801,769	840,262	783,743	825,300	3.54	153.49	
Total assets .....	17,198,922	16,021,810	17,106,976	15,667,729	15,308,146	7.35	113.29	
Quarterly average assets .....	17,082,943	15,413,770	16,781,558	15,207,341	15,231,974	10.83	116.81	
Average loans and leases (YTD) .....	13,346,264	12,259,848	12,697,484	11,999,339	11,550,767	8.86	112.87	
<b>Memoranda</b>								
Loans held-for-sale .....	19,672	8,281	17,743	54,270	25,128	137.56	42.11	
Loans not held-for-sale .....	13,702,629	12,583,416	13,563,213	12,276,007	12,098,115	8.89	115.04	
Real estate loans secured by 1–4 family .....	583,110	856,231	660,973	953,895	1,076,719	-31.90	449.04	
Commercial real estate loans .....	8,717,513	8,620,670	8,630,106	8,598,127	8,638,446	1.12	71.64	
Construction and land development .....	282,839	298,916	309,100	312,246	287,474	-5.38	71.11	
Multifamily .....	437,361	381,402	404,016	370,671	373,188	14.67	137.69	
Nonfarm nonresidential .....	7,997,313	7,940,352	7,916,990	7,915,210	7,977,784	0.72	69.09	
Real estate loans secured by farmland .....	1,543	1,549	1,546	1,558	1,814	-0.39	412.62	
Total investment securities .....	2,260,873	1,741,180	2,313,223	1,738,109	1,869,674	29.85	107.06	
U.S. Treasury securities .....	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0			
Municipal securities .....	105,416	84,084	89,268	70,111	75,590	25.37	128.60	
Mortgage-backed securities .....	2,080,276	1,630,274	2,190,209	1,641,675	1,766,853	27.60	102.97	
Asset-backed securities .....	34,848	0	0	0	0			
Other debt securities .....	13,205	4,344	6,134	4,200	3,826	203.98	289.07	
Mutual funds and equity securities .....	27,128	22,478	27,612	22,123	23,405	20.69	55.42	
Available-for-sale securities .....	2,233,745	1,718,702	2,285,611	1,715,986	1,846,269	29.97	104.57	
U.S. Treasury securities .....	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0			
Municipal securities .....	105,416	84,084	89,268	70,111	75,590	25.37	128.60	
Mortgage-backed securities .....	2,080,276	1,630,274	2,190,209	1,641,675	1,766,853	27.60	102.97	
Asset-backed securities .....	34,848	0	0	0	0			
Other debt securities .....	13,205	4,344	6,134	4,200	3,826	203.98	289.07	
Mutual funds and equity securities .....	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation) .....								
Available-for-sale securities appreciation (depreciation) .....	5,376	51,000	46,177	12,146	-47,353	-89.46	-55.68	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	325,010	356,786	376,073	340,853	354,637	-8.91	-7.24	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	5,427,368	3,010,080	4,814,443	3,108,242	3,022,949	80.31	1082.45
NOW, ATS and transaction accounts .....	1,464,130	1,654,375	1,653,009	1,132,582	506,956	-11.50	
Time deposits less brokered deposits < \$250K .....	1,291,765	1,234,942	1,138,971	1,955,681	2,632,581	4.60	
MMDA and other savings accounts .....	3,709,569	3,335,286	3,737,203	2,995,063	2,647,501	11.22	12.14
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	11,892,832	9,234,683	11,343,626	9,191,568	8,809,987	28.78	180.02
Time deposits of \$250K or more .....	1,688,028	1,847,844	1,854,961	1,856,715	1,772,669	-8.65	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	0	0	0	0	0	0	
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	300,000	385,000	150,000	347,807	346,280	-22.08	71.43
Other borrowings w/remaining maturity over 1 year .....	100,000	290,000	100,000	337,699	475,000	-65.52	-71.87
Brokered deposits < \$250K .....	720,609	1,753,978	1,135,534	1,478,637	1,573,318	-58.92	
Noncore funding .....	2,808,637	4,276,822	3,240,495	4,020,858	4,167,267	-34.33	2.10
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	319,973	304,034	308,743	302,493	296,472	5.24	655.17
Other liabilities .....	131,899	188,183	160,366	116,799	131,209	-29.91	114.49
Total liabilities .....	15,153,341	14,003,722	15,053,230	13,631,718	13,404,935	8.21	113.37
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	136	136	136	136	136	0.00	70.00
Common surplus .....	1,417,137	1,429,275	1,434,917	1,428,066	1,423,405	-0.85	161.65
Retained earnings .....	823,085	752,228	785,940	762,480	662,375	9.42	99.24
Accumulated other comprehensive income .....	5,223	36,449	32,753	9,149	-32,705	-85.67	-27.00
Other equity capital components .....	-200,000	-200,000	-200,000	-163,820	-150,000		
Total holding company equity capital .....	2,045,581	2,018,088	2,053,746	2,036,011	1,903,211	1.36	112.64
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,045,581	2,018,088	2,053,746	2,036,011	1,903,211	1.36	112.64
Total liabilities and capital .....	17,198,922	16,021,810	17,106,976	15,667,729	15,308,146	7.35	113.29
<b>Memoranda</b>							
Non-interest-bearing deposits .....	5,427,368	3,010,080	4,814,443	3,108,242	3,022,949	80.31	220.19
Interest-bearing deposits .....	8,874,101	9,826,425	9,519,678	9,418,678	9,133,025	-9.69	85.95
Total deposits .....	14,301,469	12,836,505	14,334,121	12,526,920	12,155,974	11.41	121.13
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,053,746	2,036,011	2,036,011	1,903,211	1,928,254		
Accounting restatements .....	-7,560	-18,781	-18,873	0	0		
Net income .....	43,687	25,953	111,516	171,039	189,589		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	496	1,208	6,850	4,659	3,328		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	36,180	36,180	13,820	150,000		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	17,258	17,423	69,182	70,931	71,613		
Change in other comprehensive income .....	-27,530	27,300	23,604	41,853	-11,392		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	15,045		
Holding company equity capital, ending balance .....	2,045,581	2,018,088	2,053,746	2,036,011	1,903,211		

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	54.09	36.10	87	59.16	38.37	88	54.32	36.22	84	60.98	37.78	91	63.48	37.19	94
Commercial and industrial loans .....	19.48	13.88	79	16	12.73	66	18.49	13.52	75	14.63	12.02	64	13.47	12.85	57
Loans to individuals .....	0.22	3.42	17	0.25	3.84	16	0.25	3.40	19	0.25	4.20	15	0.25	4.31	15
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.19	10	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	6	4.29	67	3.18	4.96	43	6.33	4.63	66	2.85	5.01	39	2	5	26
Net loans and leases.....	78.58	60.99	90	77.69	64.23	91	78.18	61.58	91	78.10	63.77	89	78.59	63.98	90
Debt securities over 1 year.....	12.10	16.70	29	10.51	14.63	25	12.53	15.55	34	10.38	14.60	23	12.02	14.63	41
Mutual funds and equity securities .....	0.16	0.06	81	0.14	0.05	86	0.16	0.05	82	0.14	0.06	80	0.15	0.06	83
Subtotal .....	90.84	78.43	97	88.34	80.12	90	90.87	78.16	96	88.62	79.65	86	90.76	79.97	94
Interest-bearing bank balances .....	1.90	9.08	8	4.49	4.14	58	1.73	7.51	13	3.60	3.06	66	2.01	3.04	46
Federal funds sold and reverse repos .....	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	0.88	1.59	41	0.21	1.72	16	0.83	1.68	36	0.57	1.91	30	0.04	1.96	9
Trading assets .....	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	93.62	91.48	73	93.04	89.78	79	93.43	91.05	76	92.80	89.53	81	92.82	89.74	80
Non-interest cash and due from depository institutions.....	0.80	1	37	1.04	1.12	41	0.86	1.07	34	1.24	1.14	56	1.27	1.21	56
Other real estate owned.....	0.10	0.02	93	0.14	0.03	94	0.12	0.02	95	0.15	0.03	94	0.05	0.04	65
All other assets.....	5.57	7.44	28	5.92	9.05	20	5.71	7.82	26	5.97	9.27	15	5.92	8.98	20
<b>Memoranda</b>															
Short-term investments .....	2.78	11.92	8	4.70	7.73	47	2.56	11.17	9	4.17	7.63	46	2.06	7.80	28
U.S. Treasury securities.....	0	0.98	13	0	0.86	12	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities) .....	0	0.73	11	0	0.51	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities .....	0.61	1.77	44	0.52	1.44	36	0.52	1.69	40	0.45	1.34	38	0.49	1.62	36
Mortgage-backed securities .....	12.10	12.38	50	10.18	11.43	45	12.80	11.75	54	10.48	11.44	46	11.54	11.13	54
Asset-backed securities .....	0.20	0.35	69	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	0.08	0.46	44	0.03	0.39	37	0.04	0.42	39	0.03	0.39	40	0.02	0.41	40
Loans held-for-sale.....	0.11	0.46	34	0.05	0.40	30	0.10	0.52	30	0.35	0.39	60	0.16	0.30	52
Loans held for investment .....	79.67	61.15	91	78.54	64.43	91	79.28	61.72	91	78.35	63.50	89	79.03	63.93	90
Real estate loans secured by 1–4 family .....	3.39	11.69	15	5.34	13.18	23	3.86	11.91	19	6.09	13.29	24	7.03	13.46	26
Revolving .....	0.01	1.51	6	0.01	2.02	9	0.01	1.66	9	0.03	2.07	14	0.03	2.27	12
Closed-end, secured by first liens .....	3.38	9.76	19	5.32	10.62	28	3.85	9.81	23	6.04	10.69	28	6.99	10.57	31
Closed-end, secured by junior liens .....	0.01	0.21	11	0.01	0.28	12	0.01	0.22	12	0.02	0.28	15	0.02	0.31	16
Commercial real estate loans .....	50.69	22.27	95	53.81	23.11	98	50.45	22.22	95	54.88	22.23	98	56.43	21.58	98
Construction and land development .....	1.64	3.32	31	1.87	3.46	35	1.81	3.40	34	1.99	3.44	41	1.88	3.51	38
Multifamily.....	2.54	3.21	52	2.38	3.23	45	2.36	3.12	44	2.37	3.01	46	2.44	2.72	53
Nonfarm nonresidential .....	46.50	14.77	99	49.56	15.32	99	46.28	14.72	99	50.52	14.69	99	52.11	14.44	99
Real estate loans secured by farmland.....	0.01	0.33	28	0.01	0.35	28	0.01	0.33	27	0.01	0.36	29	0.01	0.41	34

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	67.79	57.91	65	75.28	57.83	74	68.42	57.15	68	77.48	57.46	80	80.15	56.49	87
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	4.25	19.43	10	6.80	20.44	12	4.87	19.43	11	7.74	20.75	15	8.88	21.10	17
Real estate loans secured by 1–4 family.....	0.01	2.45	5	0.02	3.09	8	0.01	2.64	8	0.04	3.15	11	0.03	3.50	10
Revolving .....	4.24	16.76	11	6.78	17.13	17	4.86	16.59	13	7.69	17.39	19	8.85	17.39	18
Closed-end.....	63.53	35.36	94	68.46	34.31	95	63.55	34.63	94	69.73	33.52	96	71.26	32.14	96
Commercial real estate loans .....	2.06	5.29	24	2.37	5.12	30	2.28	5.26	27	2.53	5.09	33	2.37	5.20	31
Construction and land development.....	0.04	1.05	14	0.20	0.98	29	0.09	0.93	20	0.20	0.94	32	0.15	1.02	29
1–4 family.....	2.02	4.21	27	2.18	4	32	2.19	4.19	31	2.33	4.02	34	2.22	4.05	33
Other.....	3.19	5.08	37	3.03	4.90	40	2.97	4.96	37	3.01	4.69	41	3.08	4.10	46
Multifamily.....	58.28	23.47	98	63.06	22.69	98	58.29	22.93	99	64.19	22.15	99	65.81	21.40	99
Nonfarm nonresidential .....	20.61	7.93	97	22.14	7.70	96	20.58	7.68	96	22.41	7.72	96	23.20	8.03	96
Owner-occupied.....	37.67	15.25	99	40.92	14.76	99	37.72	14.95	99	41.79	14.34	99	42.60	13.38	99
Other.....	0.01	0.56	27	0.01	0.53	27	0.01	0.54	26	0.01	0.55	28	0.01	0.63	32
Real estate loans secured by farmland.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	24.42	23.16	60	20.36	20.31	54	23.28	22.17	59	18.59	19.53	52	17.01	20.32	41
Commercial and industrial loans .....	0.27	6.02	14	0.32	6.48	12	0.31	6.13	14	0.32	7.13	11	0.32	7.36	12
Loans to individuals .....	0.03	0.50	55	0.06	0.71	55	0.04	0.65	56	0.07	0.81	53	0.08	1.02	52
Credit card loans .....	0	0.33	10	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Agricultural loans.....	7.52	8.05	59	4.05	9.38	37	7.98	9.09	59	3.62	9.85	33	2.52	9.66	23
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	495.38	382.51	75	540.63	401.07	73	500.50	381.27	75	546.86	391.26	75	589.29	379.80	85
Real estate loans secured by 1–4 family.....	31.05	124.29	11	48.84	138.65	18	35.60	125.03	14	54.60	138.18	20	65.30	137.84	24
Revolving .....	0.05	16.14	6	0.12	21.22	8	0.05	17.42	8	0.29	21.26	12	0.23	23.33	10
Closed-end.....	31	106.79	15	48.71	115.78	23	35.55	106.14	17	54.31	115.20	25	65.07	112.79	29
Commercial real estate loans .....	464.24	237.40	92	491.70	240.54	93	464.82	234.65	92	492.17	229.44	95	523.88	219.72	96
Construction and land development.....	15.06	35.26	29	17.05	35.93	32	16.65	35.62	31	17.87	34.95	37	17.43	35.36	34
1–4 family.....	0.31	6.84	15	1.42	6.92	30	0.66	6.34	25	1.39	6.61	33	1.14	7.04	31
Other.....	14.75	28.01	32	15.63	27.85	34	15.98	28.16	34	16.48	27.32	38	16.30	27.26	37
Multifamily.....	23.29	34.02	40	21.75	33.54	42	21.76	32.74	39	21.22	31.04	45	22.63	27.85	48
Nonfarm nonresidential .....	425.89	157.71	99	452.90	159.79	99	426.41	155.06	99	453.08	152.10	99	483.82	147.22	99
Owner-occupied.....	150.59	52.99	97	158.98	54.16	97	150.52	52.37	97	158.14	53.07	97	170.58	54.89	96
Other.....	275.30	102.29	99	293.92	103.49	99	275.89	100.54	99	294.94	97.41	99	313.24	91.80	99
Real estate loans secured by farmland.....	0.08	3.50	27	0.09	3.48	27	0.08	3.44	26	0.09	3.60	27	0.11	4.02	33
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	178.44	145.22	65	146.19	132.09	59	170.32	139.91	64	131.19	122.02	54	125.07	128.82	50
Loans to individuals .....	1.97	35.91	14	2.28	40.80	14	2.29	37.47	17	2.22	43.51	13	2.32	42.67	15
Credit card loans .....	0.25	2.59	55	0.41	3.94	56	0.27	3.30	57	0.47	4.34	54	0.58	5.31	53
Agricultural loans.....	0	1.94	10	0	1.90	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	54.98	47.52	63	29.11	54.71	35	58.36	49.54	63	25.53	52.44	31	18.54	51.79	23
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	43.40	27.81	86	46.60	27.16	91	43.39	27.32	87	47.61	26.45	92	48.51	24.79	95
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	317.18	185.94	87	334.66	188.67	89	317.39	183.76	89	336.06	178.57	90	356.63	167.93	93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	467.77	243.39	92	493.64	248.20	93	467.91	240.85	92	494.20	236.10	95	527.21	225.98	96

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	2.78	11.92	8	4.70	7.73	47	2.56	11.17	9	4.17	7.63	46	2.06	7.80	28
Liquid assets .....	14.80	27.16	16	15.70	22.73	29	15.39	26.22	20	15.32	22.44	33	14.82	22.72	30
Investment securities .....	13.15	18.78	28	10.87	16.91	22	13.52	17.85	32	11.09	16.99	21	12.21	17.27	29
Net loans and leases .....	78.58	60.99	90	77.69	64.23	91	78.18	61.58	91	78.10	63.77	89	78.59	63.98	90
Net loans, leases and standby letters of credit .....	79.36	61.79	90	78.46	65.22	91	78.82	62.48	91	78.82	64.84	89	79.05	65.07	88
Core deposits .....	69.15	73.69	24	57.64	64.18	25	66.31	70.67	24	58.67	63.09	26	57.55	62.13	26
Noncore funding .....	16.33	11.95	76	26.69	19.78	73	18.94	14.13	74	25.66	19.36	72	27.22	21.34	71
Time deposits of \$250K or more .....	9.81	1.96	98	11.53	2.95	95	10.84	2.11	97	11.85	2.94	96	11.58	2.89	96
Foreign deposits .....	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	0	1.22	11	0	1.77	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	0	0.60	29	0	0.97	22	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	1.74	1.11	69	2.40	3.69	38	0.88	1.24	55	2.22	3.01	45	2.26	3.67	39
Earning assets that reprice within 1 year .....	35.67	38.67	38	36.20	39.59	39	36.36	39.38	39	35.55	39.29	35	34.26	40.29	31
Interest-bearing liabilities that reprice within 1 year .....	20.59	7.73	89	29.16	10.23	94	22.97	8.20	89	32.59	10.19	94	34.95	10.01	95
Long-term debt that reprices within 1 year .....	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	15.08	29.49	19	7.04	27.26	8	13.39	29.11	14	2.96	26.63	7	-0.68	27.38	5
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	14.90	-0.51	88	24.86	14.37	79	18	3.20	85	24.21	14.45	79	27.71	16.62	79
Net short-term noncore funding dependence .....	14.11	-6.88	94	22.60	4.94	91	17.16	-4.76	94	21.53	3.38	92	21.19	4.66	89
Short-term investment / Short-term noncore funding .....	17.83	246.74	4	19.03	77.70	20	14.09	184.19	4	17.92	77.77	23	9.66	66.46	10
Liquid assets - short-term noncore funding / Nonliquid assets .....	-0.96	30.67	8	-10.67	16.50	6	-3.29	28.18	9	-9.41	16.97	7	-7.60	16.04	11
Net loans and leases / Total deposits .....	94.50	76.22	86	96.96	88.34	73	93.30	79.43	85	97.68	90.31	74	98.97	90.08	79
Net loans and leases / Core deposits .....	113.63	83.77	88	134.78	101.46	86	117.90	88.34	87	133.12	103.93	86	136.56	105	85
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.62			1.57			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.31	1.31	31	3.13	3.85	44	2.77	4.31	30	0.73	1.36	39	-3.04	-1.98	18
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			-0.04			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	12.84	14	0	12.92	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities .....	98.80	85.49	67	98.71	85.17	70	98.81	87.23	66	98.73	85.40	68	98.75	81.88	75
U.S. Treasury securities .....	0	5.10	13	0	5.04	12	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities) .....	0	4.35	11	0	3.36	12	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities .....	4.66	9.71	46	4.83	8.69	47	3.86	9.83	43	4.03	7.75	50	4.04	9.16	44
Mortgage-backed securities .....	92.01	66.67	87	93.63	68.40	87	94.68	66.64	88	94.45	67.43	92	94.50	65.45	91
Asset-backed securities .....	1.54	1.97	70	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	0.58	3.05	43	0.25	2.67	41	0.27	3.01	41	0.24	2.94	41	0.20	2.79	39
Mutual funds and equity securities .....	1.20	0.36	86	1.29	0.35	86	1.19	0.35	87	1.27	0.40	85	1.25	0.42	87
Debt securities 1 year or less .....	6.73	9.29	49	1.96	10.98	11	6.13	10.55	39	5.12	11.86	33	0.36	11.91	6
Debt securities 1 to 5 years .....	31.71	16.09	84	46.37	17.72	90	25.58	17.03	69	45.25	17.94	88	37.45	19.18	81
Debt securities over 5 years .....	60.37	72.48	24	50.38	67.50	28	67.10	69.86	40	48.36	66.02	30	60.94	64.73	35
Pledged securities .....	14.38	33.48	23	20.49	36.65	31	16.26	35.67	27	19.61	30.57	40	18.97	33.30	33
Structured notes, fair value .....	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-36.38	156.41	5	49.61	53.90	63	-32.97	183.32	2	107.60	26.69	84	-7.53	6.77	32
Investment securities .....	29.85	31.91	61	-5.51	9.51	15	33.09	23.62	70	-7.04	11.75	9	8.69	9.42	62
Core deposits .....	28.78	29.18	55	4.53	12	21	23.41	26.88	46	4.33	11.23	27	0.46	7.29	22
Noncore funding .....	-34.33	-25.09	43	1.91	16.35	30	-19.41	-12.18	42	-3.51	6.59	35	26.12	10.67	78

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			2,137,178	1,864,946	1,712,032
Commit: Secured commercial real estate loans .....	277,673	273,248	250,476	290,467	362,627
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	106,912	101,651	96,849
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	134,030	123,980	108,834	113,719	69,763
Commercial and similar letters of credit .....	36,495	31,392	40,508	37,627	65,822
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	111,845	0	112,313	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	111,845	0	112,313	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	23,616	65,185	43,774	10,540	874
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	1,114,523	896,617	1,107,857	840,432	549,776
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					12.49	22.01	15	11.90	23.52	12	11.18	24.05	10		
Standby letters of credit .....	0.78	0.67	71	0.77	0.78	61	0.64	0.71	62	0.73	0.84	56	0.46	0.92	36
Commercial and similar letters of credit .....	0.21	0.02	94	0.20	0.02	95	0.24	0.02	96	0.24	0.02	98	0.43	0.02	97
Securities lent .....	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.65	0.28	78	0	0.41	27	0.66	0.35	77	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.65	0.16	86	0	0.38	34	0.66	0.30	84	0	0.45	34	0	0.69	34
Derivative contracts .....	6.62	42.67	22	6	54.47	16	6.73	48.62	18	5.43	68.47	19	3.60	65.81	18
Interest rate contracts .....	6.62	30.32	24	6	40.32	19	6.73	34.36	20	5.43	47.31	20	3.60	43.84	19
Interest rate futures and forward contracts .....	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate) .....	0.14	2	29	0.41	2.54	33	0.26	2.18	31	0.07	2.47	25	0.01	2.16	21
Purchased options contracts (interest rate) .....	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	6.48	20.33	30	5.60	23.70	23	6.48	20.83	27	5.36	28.86	23	3.59	26.74	21
Foreign exchange contracts .....	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					16.83	42.82	8	15.54	45.53	8	14.82	44.93	7		

## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	1,138,139	961,802	1,151,631	850,972	550,650
Interest rate contracts .....	1,138,139	961,802	1,151,631	850,972	550,650
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	23,616	65,185	43,774	10,540	874
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	23,616	65,185	43,774	10,540	874
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	1,114,523	896,617	1,107,857	840,432	549,776
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,138,139	961,802	1,151,631	850,972	550,650
Interest rate contracts .....	1,138,139	961,802	1,151,631	850,972	550,650
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,288,213	896,616	1,282,483	840,432	448,306
One year or less .....	11,951	0	7,263	9,682	0
Over 1 year to 5 years .....	517,989	269,695	519,080	146,781	132,502
Over 5 years .....	758,273	626,921	756,140	683,969	315,804
Gross negative fair value (absolute value) .....	21,966	38,171	35,377	10,370	7,062
Gross positive fair value.....	23,036	38,811	35,331	10,448	7,069
Held for trading.....	0	0	0	0	0
Non-traded.....	23,036	38,811	35,331	10,448	7,069
Current credit exposure on risk-based capital derivative contracts .....	22,679	37,890	34,606	10,354	7,059
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	0	12.82	8	0	13.53	7	0	14.05	7	0	13.49	6	0	12.78	8
Written options .....	2.07	8.11	35	6.78	7.86	54	3.80	8.18	42	1.24	5.91	30	0.16	6.60	17
Exchange-traded .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	2.07	7.80	37	6.78	7.35	57	3.80	7.73	46	1.24	5.10	32	0.16	5.49	21
Purchased options .....	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	97.93	69.64	84	93.22	69.06	75	96.20	68.76	81	98.76	69.75	87	99.84	70.34	90
Held for trading .....	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts .....	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	113.19	90.92	95	93.22	91.11	45	111.36	91.48	92	98.76	93.86	60	81.41	94.47	15
One year or less .....	1.05	26.80	11	0	31.34	3	0.63	32.05	8	1.14	32.17	7	0	32.51	3
Over 1 year to 5 years .....	45.51	28.69	76	28.04	27.94	55	45.07	27.06	77	17.25	30.45	37	24.06	31.16	37
Over 5 years .....	66.62	30.03	87	65.18	31.18	86	65.66	29.56	84	80.38	28.09	95	57.35	28.71	76
Gross negative fair value (absolute value) .....	1.93	1.21	75	3.97	1.98	84	3.07	1.55	78	1.22	0.83	72	1.28	0.72	91
Gross positive fair value .....	2.02	1.70	63	4.04	2.69	78	3.07	2.23	69	1.23	1.19	56	1.28	0.85	82
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.05	38	0.02	0.11	35	0.02	0.07	41	0.01	0.06	30	0	0.06	29
Gross positive fair value (X) .....	0.01	0.07	27	0.02	0.13	23	0.02	0.09	26	0.01	0.07	25	0	0.06	25
Held for trading (X) .....	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.01	0.01	63	0.02	0.02	67	0.02	0.02	70	0.01	0.01	64	0	0.01	63
Current credit exposure (X) .....	0.01	0.05	34	0.02	0.09	32	0.02	0.06	33	0.01	0.05	31	0	0.04	36
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.16	0.61	30	0.28	1.16	31	0.24	0.85	32	0.08	0.73	31	0.06	0.53	34

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	206,741	94,144	94,144	92,557	84,541
Gross losses .....	3,521	5,957	16,026	8,109	10,875
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	1,423	2,536	7,423	3,737	3,991
Net losses .....	2,098	3,421	8,603	4,372	6,884
Provision for loan and lease losses .....	3,300	28,000	95,000	7,300	14,900
Adjustments .....	0	26,200	26,200	-1,341	0
Ending balance .....	207,943	144,923	206,741	94,144	92,557
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0.08	-0.11	81	0.73	0.87	45	0.58	0.51	60	0.05	0.15	22	0.10	0.14
Provision for loan and lease losses / Average loans and leases .....	0.10	-0.20	80	0.91	1.41	35	0.75	0.82	51	0.06	0.24	19	0.13	0.24
Provision for loan and lease losses / Net loan and lease losses .....	157.29	-168.35	84	818.47	730.69	68	1,104.27	487.86	86	166.97	130.58	76	216.44	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.52	1.49	58	1.15	1.32	39	1.52	1.58	52	0.77	0.83	45	0.77	0.90
Allowance for loan and lease losses / Total loans and leases .....	1.52	1.47	59	1.15	1.30	39	1.52	1.55	54	0.76	0.81	47	0.76	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	24.78	18.09	77	10.59	10.10	72	24.03	11.58	84	21.53	8.03	86	13.45	7.54
Allowance for loan and lease losses / Nonaccrual assets .....	154.25	291.29	24	142.86	310.68	26	184.98	299.17	32	113.80	218.72	29	112.16	214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....	153.81	246.27	31	142.31	221.69	29	183.97	244.34	41	91.02	151.73	31	94.30	160.51
Gross loan and lease losses / Average loans and leases .....	0.11	0.24	32	0.19	0.34	38	0.13	0.34	26	0.07	0.28	18	0.09	0.30
Recoveries / Average loans and leases .....	0.04	0.08	38	0.08	0.07	66	0.06	0.07	49	0.03	0.08	26	0.03	0.09
Net losses / Average loans and leases .....	0.06	0.16	38	0.11	0.27	37	0.07	0.27	23	0.04	0.21	18	0.06	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	46	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses .....	8.88	7.39	66	31.27	8.09	94	91.54	33.98	94	34.36	36.22	56	22.92	41.30
Earnings coverage of net loan and lease losses (X) .....	29.05	25.70	68	17.66	17.23	66	27.58	22.91	70	53.44	24.40	85	39.28	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0.09	0.03	82	0.09	0.01	93	0.07	0.04	72	0	0.01	32	0.05	0.02
Real estate loans secured by 1–4 family .....	-0.10	-0.01	4	0	0.01	39	0	0.01	37	0.01	0.01	56	-0.12	0.01
Revolving .....	-58.66	-0.03	0	-0.92	0	5	-1.38	0.01	2	-0.02	0.02	22	-32.66	0.03
Closed-end .....	0	-0.01	48	0	0.01	40	0	0	42	0.01	0	60	0	0.01
Commercial real estate loans .....	0.10	0.05	80	0.10	0.01	94	0.08	0.07	65	0	0.01	25	0.07	0.01
Construction and land development .....	0.85	0	96	0	-0.01	68	0.83	0	98	0	-0.01	60	-0.07	-0.03
1–4 family .....	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01
Other .....	0.85	0	96	0	-0.01	65	0.83	0	99	0	-0.01	61	-0.07	-0.02
Multifamily .....	0	0	54	0	0	61	0	0	58	0	0	56	0	0.58
Nonfarm nonresidential .....	0.08	0.07	75	0.11	0.02	91	0.05	0.11	51	0	0.02	23	0.07	0.02
Owner-occupied .....	-0.02	0.01	6	0.03	0.01	85	0.02	0.02	70	0.01	0.01	71	0	0.01
Other .....	0.10	0.06	80	0.09	0.01	94	0.03	0.08	56	-0.01	0.01	8	0.07	0.01
Real estate loans secured by farmland .....	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0.50
Commercial and industrial loans .....	-0.01	0.20	17	0.11	0.48	27	0.02	0.47	9	0.15	0.37	29	0.06	0.31
Loans to individuals .....	0.93	1.06	57	5.22	1.43	96	2.79	1.13	86	2.85	1.17	87	3.15	1.16
Credit card loans .....	7.39	2.41	95	28.54	3.52	98	22.97	2.92	98	13.59	3.11	97	11.22	2.92
Agricultural loans .....														0.15
Loans to foreign governments and institutions .....														0
Other loans and leases .....	0	0.09	37	0	0.15	30	0	0.15	25	0	0.15	22	0	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		26,488		40,472		28,171		15,177		15,488
90+ days past due loans and leases .....		384		387		614		20,706		15,633
Nonaccrual loans and leases.....		134,811		101,447		111,765		82,728		82,523
Total past due and nonaccrual loans and leases.....		161,683		142,306		140,550		118,611		113,644
Restructured 30–89 days past due .....		0		5		0		13		1,113
Restructured 90+ days past due .....		0		14		498		21		0
Restructured nonaccrual .....		37,926		17,419		14,255		11,017		13,602
Total restructured loans and leases .....		37,926		17,438		14,753		11,051		14,715
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		41,669		43,770		36,797		35,547		49,297
Other real estate owned.....		16,971		23,039		20,121		24,091		7,754
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.19	0.33	36	0.32	0.52	29	0.21	0.39	29	0.12
90+ days past due loans and leases .....	0	0.11	26	0	0.12	25	0	0.12	27	0.17
Nonaccrual loans and leases.....	0.98	0.65	81	0.81	0.57	76	0.82	0.66	71	0.67
90+ days past due and nonaccrual loans and leases.....	0.99	0.82	70	0.81	0.75	60	0.83	0.85	57	0.84
30–89 days past due restructured.....	0	0.01	20	0	0.01	28	0	0.01	16	0
90+ days past due restructured .....	0	0	30	0	0.01	58	0	0.01	76	0
Nonaccrual restructured.....	0.28	0.13	85	0.14	0.14	58	0.10	0.13	51	0.09
30–89 days past due loans held for sale .....	0	0	41	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale .....	0	0	39	0	0	39	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.19	0.33	36	0.32	0.52	29	0.21	0.40	29	0.12
90+ days past due assets .....	0	0.11	25	0	0.12	23	0	0.12	26	0.17
Nonaccrual assets .....	0.98	0.66	79	0.81	0.58	76	0.82	0.67	70	0.67
30+ days past due and nonaccrual assets .....	1.18	1.18	58	1.13	1.32	47	1.03	1.29	48	0.96
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.79	0.50	82	0.64	0.48	75	0.66	0.52	74	0.66
90+ days past due and nonaccrual assets + other real estate owned .....	0.88	0.53	86	0.78	0.51	79	0.77	0.55	81	0.81
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	1.12	0.58	89	1.05	0.57	91	0.99	0.60	86	0.91
Allowance for loan and lease losses .....	93.03	69.27	78	116.11	74.58	84	81.83	66.66	74	151.26
Equity capital + allowance for loan and lease losses .....	8.58	5.03	84	7.78	4.68	84	7.48	4.97	82	6.68
Tier 1 capital + allowance for loan and lease losses.....	10.08	5.96	87	9.50	5.89	85	9.02	6.05	78	8.15
Loans and leases + other real estate owned .....	1.41	0.97	79	1.33	0.91	82	1.24	0.97	75	1.15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.27	0.31	55	0.37	0.48	43	0.26	0.39	42	0.14	0.38	19	0.09	0.42	8
	90+ days past due .....		0	0.13	37	0	0.12	16	0.01	0.16	39	0.16	0.16	73	0.11	0.22	62
	Nonaccrual.....		1.23	0.76	83	0.87	0.54	80	0.99	0.76	72	0.68	0.46	74	0.61	0.57	64
Commercial and industrial	30–89 days past due .....		0.03	0.22	15	0.18	0.36	30	0.11	0.23	35	0.07	0.31	17	0.31	0.30	62
	90+ days past due .....		0	0.02	15	0	0.03	17	0	0.03	16	0.19	0.05	90	0.21	0.05	89
	Nonaccrual.....		0.62	0.69	56	0.74	0.90	48	0.61	0.75	45	0.74	0.83	54	1.13	0.76	73
Individuals	30–89 days past due .....		0.63	0.53	63	1.81	0.84	85	1.92	0.83	92	0.77	0.83	46	1.06	0.84	62
	90+ days past due .....		0.22	0.11	79	0.97	0.15	91	0.32	0.14	80	1.54	0.17	95	0.64	0.16	89
	Nonaccrual.....		0	0.22	10	0.01	0.19	25	0	0.28	9	0.04	0.17	35	0.04	0.23	29
Depository institution loans	30–89 days past due .....			0.01			0.01			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....			0.17			0.35			0.17			0.24			0.17	
	90+ days past due .....			0			0.02			0			0			0	
	Nonaccrual.....			0.44			0.76			0.49			0.67			0.75	
Foreign governments	30–89 days past due .....			0.03			10.34			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0	0.13	16	0	0.26	26	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due .....		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.15	19	0.06	0.13	52	0	0.15	19	0.08	0.13	56	0.09	0.14	60

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due .....	1.19	0.47	90	1.33	0.73	86	1.25	0.65	84	0.49	0.67	45	0.14	0.71	8
	90+ days past due .....	0	0.28	18	0	0.24	17	0	0.33	16	0.04	0.31	49	0.04	0.46	40
	Nonaccrual .....	0.66	0.88	45	0.36	0.79	20	0.59	0.89	37	0.29	0.73	18	0.13	0.86	8
Revolving	30–89 days past due .....	0	0.31	6	0	0.50	5	0	0.48	5	0	0.45	5	10.62	0.50	98
	90+ days past due .....	0	0.03	32	0	0.03	31	0	0.03	30	6.74	0.05	99	4.37	0.05	99
	Nonaccrual .....	36.34	1.31	99	15.76	1.07	99	36.41	1.13	99	0	1	5	0	1.17	4
Closed-end	30–89 days past due .....	1.19	0.48	90	1.34	0.76	85	1.25	0.65	84	0.49	0.70	42	0.11	0.75	6
	90+ days past due .....	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0.03	0.53	37
	Nonaccrual .....	0.60	0.85	38	0.32	0.77	21	0.54	0.87	36	0.29	0.70	21	0.13	0.84	12
Junior lien	30–89 days past due .....	0	0.01	9	0	0.02	18	0	0.02	10	0	0.02	9	0	0.03	25
	90+ days past due .....	0	0	35	0	0	32	0	0	32	0	0	29	0	0	57
	Nonaccrual .....	0.02	0.05	35	0.02	0.05	37	0.02	0.04	34	0.02	0.04	37	0.01	0.06	32
Commercial real estate	30–89 days past due .....	0.21	0.22	58	0.28	0.28	57	0.18	0.26	53	0.10	0.18	38	0.08	0.17	31
	90+ days past due .....	0	0.02	57	0	0.01	23	0.01	0.02	61	0.18	0.03	92	0.12	0.03	87
	Nonaccrual .....	1.27	0.62	87	0.92	0.32	95	1.03	0.62	74	0.73	0.23	92	0.67	0.28	92
Construction and development	30–89 days past due .....	0	0.22	15	3.14	0.32	95	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due .....	0	0.01	35	0	0.01	32	0	0.01	35	1.23	0.02	99	0	0.02	31
	Nonaccrual .....	6.41	0.50	95	3.40	0.24	95	6.06	0.41	96	3.26	0.20	96	0	0.19	12
1–4 family	30–89 days past due .....	0	0.03	30	1.21	0.06	99	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due .....	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due .....	0	0.16	17	1.93	0.24	94	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due .....	0	0	38	0	0.01	36	0	0	40	1.23	0.01	99	0	0.02	33
	Nonaccrual .....	6.41	0.43	96	3.40	0.18	96	6.06	0.35	96	3.26	0.17	96	0	0.15	15
Multifamily	30–89 days past due .....	0.60	0.08	93	0	0.10	22	0.36	0.09	87	0	0.08	19	0	0.10	18
	90+ days past due .....	0	0	45	0	0	45	0	0	45	0.08	0	93	0.08	0.01	91
	Nonaccrual .....	0.21	0.13	77	0.10	0.06	77	0.21	0.11	79	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.20	0.20	60	0.18	0.27	42	0.18	0.23	57	0.11	0.14	48	0.09	0.17	32
	90+ days past due .....	0	0.02	60	0	0.02	27	0.01	0.02	65	0.14	0.03	86	0.13	0.03	87
	Nonaccrual .....	1.14	0.78	73	0.86	0.37	85	0.87	0.80	60	0.66	0.28	85	0.72	0.30	86
Owner Occupied	30–89 days past due .....	0.01	0.06	33	0.04	0.11	23	0.06	0.07	54	0.04	0.07	42	0.05	0.09	34
	90+ days past due .....	0	0	33	0	0.01	33	0.01	0	76	0.04	0.01	81	0.05	0.01	85
	Nonaccrual .....	0.28	0.32	54	0.40	0.20	77	0.36	0.27	64	0.35	0.16	79	0.32	0.17	77
Other	30–89 days past due .....	0.18	0.12	73	0.14	0.14	59	0.12	0.14	63	0.07	0.07	61	0.04	0.07	52
	90+ days past due .....	0	0.01	74	0	0.01	35	0	0.01	33	0.10	0.01	94	0.08	0.01	91
	Nonaccrual .....	0.86	0.40	82	0.46	0.16	87	0.51	0.44	64	0.32	0.10	88	0.40	0.13	87
Farmland	30–89 days past due .....	0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due .....	1.40	0.75	85	3.14	1.31	90	0.75	0.95	30	3.61	1.19	94	4.21	1.22	92
	90+ days past due .....	1.72	0.56	94	5.45	0.83	98	2.67	0.63	98	7.33	0.78	98	2.54	0.73	97
	Nonaccrual .....	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,217,273	1,229,411	1,235,053	1,264,382	1,273,541										
Retained earnings .....	863,857	771,009	804,813	762,480	662,375										
Accumulated other comprehensive income (AOCI) .....	5,223	36,449	32,753	9,149	-32,705										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,086,353	2,036,869	2,072,619	2,036,011	1,903,211										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	471,069	472,754	471,358	473,165	477,573										
Accumulated other comprehensive income-related adjustments .....	5,223	36,449	32,753	9,149	-32,705										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,610,061	1,527,666	1,568,508	1,553,697	1,458,343										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,610,061	1,527,666	1,568,508	1,553,697	1,458,343										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	100,568	99,417	100,277	99,134	98,028										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	100,568	99,417	100,277	99,134	98,028										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	100,568	99,417	100,277	99,134	98,028										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	159,701	116,643	177,444	94,780	93,293										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	159,701	116,643	177,444	94,780	93,293										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	159,701	116,643	177,444	94,780	93,293										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,870,330	1,743,726	1,846,229	1,747,611	1,649,664										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	17,123,716	15,432,551	16,800,431	15,207,341	15,231,974										
Less: Deductions from common equity tier 1 capital .....	471,070	472,754	471,358	473,165	477,573										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	16,652,646	14,959,797	16,329,073	14,734,176	14,754,401										
Total risk-weighted assets .....	14,341,163	13,348,162	14,341,456	13,208,299	12,749,402										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	BHC 11.23	Peer # 1 12.54	Pct 34	BHC 11.44	Peer # 1 11.59	Pct 49	BHC 10.94	Peer # 1 12.35	Pct 31	BHC 11.76	Peer # 1 12.11	Pct 48	BHC 11.44	Peer # 1 12.09	Pct 47
Common equity tier 1 capital, column B .....	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	11.93	13.31	26	12.19	12.25	56	11.64	13.08	27	12.51	12.78	53	12.21	12.85	47
Tier 1 capital, column B .....	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	13.04	15.37	9	13.06	14.01	38	12.87	15.23	12	13.23	14.36	36	12.94	14.45	26
Total capital, column B .....	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	10.27	9.15	80	10.88	9.43	83	10.22	9.13	82	11.22	9.76	80	10.55	9.71	78
Supplementary leverage ratio, advanced approaches HCs .....		7.94			7.28			8.72			7.41			7.31	

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			1			3			10			
Other insurance activities income .....		0			0			1			3			10			
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....	76,950			76,293			76,628			76,205			75,089		0.86	62.71	

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0	0.38	11	0	0.40	14	0	0.41	23	0	0.47	22	0	0.47	22			
Premium income / Insurance activities revenue .....	2.23			2.84			0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income .....	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	4.01	11	23	4.31	11.59	25	4.09	11.03	27	4.36	11.51	26	4.55	10.22	26			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018				
<b>Foreign Activities</b>												
Total foreign loans and leases .....	0		0		0		0		0			
Real estate loans.....	0		0		0		0		0			
Commercial and industrial loans .....	0		0		0		0		0			
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0			
Loans to foreign governments and institutions .....	0		0		0		0		0			
Loans to individuals .....	0		0		0		0		0			
Agricultural loans.....	0		0		0		0		0			
Other foreign loans.....	0		0		0		0		0			
Lease financing receivables.....	0		0		0		0		0			
Debt securities .....	0		0		0		0		0			
Interest-bearing bank balances .....	0		0		0		0		0			
Total selected foreign assets .....	0		0		0		0		0			
Total foreign deposits .....	0		0		0		0		0			
Interest-bearing deposits .....	0		0		0		0		0			
Non-interest-bearing deposits.....	0		0		0		0		0			
<b>Analysis Ratios</b>												
Yield: Foreign loans .....	0.69		0.99		0.87		0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....	0.13		0.79		0.42		1.19				0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>												
Real estate loans .....	0.37		4.10		5.18		27.03				27.29	
Commercial and industrial loans .....	1.94		0.37		0.64		0.29				1.53	
Foreign governments and institutions .....	0		0		0		0				0	
<b>Growth Rates</b>												
Net loans and leases.....	-6.17		12.26		-2.40		22.48		-100	7.24	1	
Total selected assets.....	-2.56		7.32		2.04		12.40		-100	3.24	1	
Deposits .....	2.95		13.75		3.46		10.36			5		

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	10.86	20.14	12.95	20.52	19.42	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
<b>30–89 Days Past Due Securitized Assets</b>						5-Year
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

## Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		19,000	39,000	96,000	120,000	129,000	-51.28	111.11
Dividends .....		19,000	39,000	96,000	120,000	129,000	-51.28	111.11
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		19,000	39,000	96,000	120,000	129,000	-51.28	111.11
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		0	0	0	0	0		
Total operating income .....		19,000	39,000	96,000	120,000	129,000	-51.28	111.11
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		-100.00
Interest expense .....		1,322	2,346	9,458	9,264	5,797	-43.65	
Other expenses .....		2,472	2,746	10,005	11,125	11,211	-9.98	2.36
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		3,794	5,092	19,463	20,389	17,008	-25.49	42.10
Income (loss) before taxes .....		15,206	33,908	76,537	99,786	112,517	-55.16	140.22
Applicable income taxes (credit) .....		-1,115	-1,514	-5,197	-5,539	-4,910		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		16,321	35,422	81,734	105,325	117,427	-53.92	120.67
Equity in undistributed income of subsidiaries .....		27,366	-9,469	29,782	65,714	72,162		68.64
Bank subsidiaries .....		27,366	-9,469	29,782	65,714	72,162		68.64
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		43,687	25,953	111,516	171,039	189,589	68.33	84.93
<b>Memoranda</b>								
Bank net income .....		46,366	29,531	125,782	185,714	201,162	57.01	83.80
Nonbank net income .....		0	0	0	0	0		
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,335,582	98.64	2,294,434	98.59	2,335,336	98.73	2,294,175	2,181,959	1.79	134.47
Common and preferred stock .....		2,335,582	98.64	2,294,434	98.59	2,335,336	98.73	2,294,175	2,181,959	1.79	134.47
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		3,901	0.16	3,901	0.17	3,901	0.16	3,901	3,901	0.00	155.47
Common and preferred stock .....		3,901	0.16	3,901	0.17	3,901	0.16	3,901	3,901	0.00	155.47
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	525		
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		20,972	0.89	22,745	0.98	20,170	0.85	38,981	12,593	-7.80	629.71
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		7,215	0.30	6,130	0.26	5,878	0.25	5,954	6,143	17.70	61.74
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,367,670	100.00	2,327,210	100.00	2,365,285	100.00	2,343,011	2,205,121	1.74	135.59
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		215,504	9.10	200,716	8.62	204,565	8.65	199,458	194,543	7.37	
Other liabilities .....		2,116	0.09	5,088	0.22	2,796	0.12	4,507	5,438	-58.41	235.34
Balance due to subsidiaries and related institutions .....		104,469	4.41	103,318	4.44	104,178	4.40	103,035	101,929	1.11	146.56
Total liabilities .....		322,089	13.60	309,122	13.28	311,539	13.17	307,000	301,910	4.19	649.01
Equity Capital .....		2,045,581	86.40	2,018,088	86.72	2,053,746	86.83	2,036,011	1,903,211	1.36	112.64
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		136	0.01	136	0.01	136	0.01	136	136	0.00	70.00
Common surplus .....		1,417,137	59.85	1,429,275	61.42	1,434,917	60.67	1,428,066	1,423,405	-0.85	161.65
Retained earnings .....		823,085	34.76	752,228	32.32	785,940	33.23	762,480	662,375	9.42	99.24
Accumulated other comprehensive income .....		5,223	0.22	36,449	1.57	32,753	1.38	9,149	-32,705	-85.67	-27.00
Other equity capital components .....		-200,000	-8.45	-200,000	-8.59	-200,000	-8.46	-163,820	-150,000		
Total liabilities and equity capital .....		2,367,670	100.00	2,327,210	100.00	2,365,285	100.00	2,343,011	2,205,121	1.74	135.59
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		104,469	4.41	103,318	4.44	104,178	4.40	103,035	101,929	1.11	146.56
Notes payable to subsidiaries that issued TPS .....		104,469	4.41	103,318	4.44	104,178	4.40	103,035	101,929	1.11	127.11
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	8.53	12.54	18	5.12	3.93	55	5.49	7.29	28	8.63	9.68	34	9.92	10.40	43
Bank net income / Average equity investment in banks .....	7.94	12.55	11	5.15	4.73	49	5.44	7.45	25	8.24	10.51	23	9.53	11.19	35
Nonbank net income / Average equity investment in nonbanks .....	0	12.53	16	0	5.73	32	0	9.75	17	0	7.89	17	0	7.10	17
Subsidiary HCs net income / Average equity investment in sub HCs .....	11.69				3.62			7.01			8.55			8.78	
Bank net income / Parent net income .....	106.13	95.97	84	113.79	95.67	70	112.79	88.16	87	108.58	82.22	82	106.10	82.56	73
Nonbank net income / Parent net income .....	0	2.83	15	0	5.47	17	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income .....		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	15.75	17.74	60	15.32	19.50	61	15.17	20.06	58	15.08	20.43	63	15.86	20.88	57
Total debt / Equity capital .....	10.54	11.90	57	9.95	13.54	60	9.96	14.41	54	9.80	14.31	58	10.22	14.69	59
Total debt + notes payable to subs that issued TPS / Equity capital .....	15.64	14.30	68	15.07	15.86	67	15.03	16.67	62	14.86	16.36	66	15.58	17.10	63
Total debt + Loans guaranteed for affiliate / Equity capital .....	10.54	12.02	56	9.95	13.93	59	9.96	14.68	53	9.80	14.56	57	10.22	15.14	58
Total debt / Equity capital – excess over fair value .....	10.54	12	57	9.95	13.68	60	9.96	14.52	54	9.80	14.51	58	10.22	14.81	58
Long-term debt / Equity capital .....	10.54	11.33	57	9.95	12.46	62	9.96	13.56	54	9.80	13.04	60	10.22	13.37	61
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	51.31	35.48	64	33.79	27.67	59	50.05	34.67	64	31.16	28.44	55	25.22	28.63	48
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	114.37	102.85	93	113.89	103.91	91	113.90	102.81	91	112.87	103.22	89	114.85	103.10	89
Total investment in subs / Equity capital .....	114.37	108.21	83	113.89	111.18	78	113.90	110.16	79	112.87	111.07	76	114.85	112.48	72
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.68	0.22	94	2.70	1.22	84	2.56	0.47	93	1.53	0.36	91	1.49	0.35	90
Equity investment in subs – equity cap / Net income-div (X) .....	2.78	0.74	91	8.21	2.81	89	6.74	1.82	93	2.62	1.22	87	2.40	1.22	83
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	98.45	111.20	45	186.79	154.20	67	121.44	136.59	49	144.06	177.68	41	156.09	162.34	50
Cash from ops + noncash items + op expense / Op expense + dividend .....	104.21	98.58	50	188.58	176.81	61	119.82	147.24	43	143.45	190.27	36	156.27	174.91	46
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	106.71	85.35	61	34.73	90.08	31	86.06	134.08	18	135.49	116.34	69	104.16	103.19	58
Pretax operating income + interest expense / Interest expense .....	1,250.23	1,142.88	63	1,545.35	2,355.68	60	909.23	2,016.32	47	1,177.14	1,968.54	45	2,040.95	2,898.75	73
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	760.56	1,357.31	49	988.34	1,688.78	49	641.01	1,539.23	38	723.58	1,632.83	33	1,025.84	1,369.37	51
Dividends + interest from subsidiaries / Interest expense + dividends .....	102.26	117.86	47	197.28	186.57	64	122.08	150.43	45	149.64	210.80	35	166.65	188.90	46
Fees + other income from subsidiaries / Salary + other expenses .....	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....		33.13			20.55			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	1.04	3.97	38	1.14	2.60	49	1.06	3.85	39	1.87	2.64	52	0.79	2.61	43
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.05			0.15			0.10			0.04			0.24	
Nonaccrual .....		1.22			1.57			1.03			0.54			6.54	
Total .....		1.27			1.72			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.80	15	0	3.20	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	105.74	74.87	77	49.19	61.08	47	84.64	81.10	61	67.34	57.84	67	60.99	57.26	60
Dividends declared / Net income .....	39.50	23.13	78	67.13	81.32	59	62.04	42.29	79	41.47	33.08	66	37.77	27.33	70
Net income – dividends / Average equity.....	5.16	9.52	17	1.68	0.55	53	2.08	4.14	24	5.05	6.46	28	6.18	7.33	36
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	110.09	101.14	54	223.84	182.33	68	138.76	132.17	55	169.18	178.13	48	180.13	157.73	54
Dividends from nonbank subsidiaries .....	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	110.09	128.99	46	223.84	229.19	66	138.76	174.85	45	169.18	260.40	35	180.13	215.26	42
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	40.98	30.63	63	132.06	123.04	60	76.32	60.28	69	64.62	66.55	46	64.13	60.71	59
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	40.98	33.49	59	132.06	148.03	57	76.32	62.88	65	64.62	69.36	41	64.13	63.43	55
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.24			39.62			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries .....		0.53			1.68			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			1.06			0.15	
Operating income from nonbank subsidiaries .....		69.48			76.32			79.84			150.41			99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100	58.57	94	100	62.43	93	100	69.76	96	100	67.32	97	100	65.18	93
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	100	71.70	91	100	76.26	85	100	82.20	93	100	78.80	95	100	74.20	88
Dividends from nonbank subsidiaries .....	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	10.59	21	0	9.13	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	48.48	29.59	72	51.47	30.31	76	50.93	27.08	75	51.66	28.33	75	52.39	26.53	75